

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

UNITED STATES DISTRICT COURT

for the

District of _____

Division _____

Case No. CACLERK US DISTRICT COURT
DISTRICT OF NEVADA

(to be filled in by the Clerk's Office)

REPUTY

Plaintiff(s)

(Write the full name of each plaintiff who is filing this complaint. If the names of all the plaintiffs cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

Melanie Clark
1613 Gragson #130A
Las Vegas NV 89101

Class Action 1314 W. McDermott Dr
Suite 2210 Philadelphia PA 19102
Class Action 1314 W. McDermott Dr
Suite 2210 Philadelphia PA 19102

Defendant(s)

(Write the full name of each defendant who is being sued. If the names of all the defendants cannot fit in the space above, please write "see attached" in the space and attach an additional page with the full list of names.)

Jury Trial: (check one) ☐ Yes ☐ No

2:24-cv-00991-CDS-BNW

COMPLAINT FOR A CIVIL CASE

I. The Parties to This Complaint

A. The Plaintiff(s)

Provide the information below for each plaintiff named in the complaint. Attach additional pages if needed.

Name

Street Address

City and County

State and Zip Code

Telephone Number

E-mail Address

Melanie Clark
1613 Gragson
Las Vegas
NV 89101
702-687-4474
FetishNow562@gmail.com

B. The Defendant(s)

Provide the information below for each defendant named in the complaint, whether the defendant is an individual, a government agency, an organization, or a corporation. For an individual defendant, include the person's job or title (if known). Attach additional pages if needed.

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

Defendant No. 1

Name
 Job or Title (if known)
 Street Address
 City and County
 State and Zip Code
 Telephone Number
 E-mail Address (if known)

Inventhelp Settlement c/o
 Administrator
 1650 Arch Street, Suite
 2210 Philadelphia, PA
 19103
 Info@IHSettlement.com
 Rip me Off of 9/112

Defendant No. 2

Name
 Job or Title (if known)
 Street Address
 City and County
 State and Zip Code
 Telephone Number
 E-mail Address (if known)

Class Action Guide
 1314 W McDermott
 Dr Ste 106 #129 Allen,
 TX 75013
 512-572-6009
 Rip Me Off of 9/112

Defendant No. 3

Name
 Job or Title (if known)
 Street Address
 City and County
 State and Zip Code
 Telephone Number
 E-mail Address (if known)

Defendant No. 4

Name
 Job or Title (if known)
 Street Address
 City and County
 State and Zip Code
 Telephone Number
 E-mail Address (if known)

II. Basis for Jurisdiction

Federal courts are courts of limited jurisdiction (limited power). Generally, only two types of cases can be heard in federal court: cases involving a federal question and cases involving diversity of citizenship of the parties. Under 28 U.S.C. § 1331, a case arising under the United States Constitution or federal laws or treaties is a federal question case. Under 28 U.S.C. § 1332, a case in which a citizen of one State sues a citizen of another State or nation and the amount at stake is more than \$75,000 is a diversity of citizenship case. In a diversity of citizenship case, no defendant may be a citizen of the same State as any plaintiff.

What is the basis for federal court jurisdiction? (check all that apply)

☐

Federal question

☐

Diversity of citizenship

Fill out the paragraphs in this section that apply to this case.

A. If the Basis for Jurisdiction Is a Federal Question

List the specific federal statutes, federal treaties, and/or provisions of the United States Constitution that are at issue in this case.

B. If the Basis for Jurisdiction Is Diversity of Citizenship**1. The Plaintiff(s)****a. If the plaintiff is an individual**

The plaintiff, (name) Melanie Clark, is a citizen of the State of (name) Nevada.

b. If the plaintiff is a corporation

The plaintiff, (name) Inventhelp/Class Action, is incorporated under the laws of the State of (name) Administrator, and has its principal place of business in the State of (name) Nevada.

(If more than one plaintiff is named in the complaint, attach an additional page providing the same information for each additional plaintiff.)

2. The Defendant(s)**a. If the defendant is an individual**

The defendant, (name) CLASS ACTION, is a citizen of the State of (name) 1314 W McDermott Dr Ste 715-7013. Or is a citizen of (foreign nation) _____.

Pro Se 1 (Rev. 12/16) Complaint for a Civil Case

b. If the defendant is a corporation

The defendant, (name) Inventhelp Settlement Co is incorporated under the laws of the State of (name) Administrator 1650 Arch, and has its principal place of business in the State of (name) State of Nevada.
 Or is incorporated under the laws of (foreign nation) _____, and has its principal place of business in (name) _____.

(If more than one defendant is named in the complaint, attach an additional page providing the same information for each additional defendant.)

3. The Amount in Controversy

The amount in controversy—the amount the plaintiff claims the defendant owes or the amount at stake—is more than \$75,000, not counting interest and costs of court, because (explain):

9,112

III. Statement of Claim

Write a short and plain statement of the claim. Do not make legal arguments. State as briefly as possible the facts showing that each plaintiff is entitled to the damages or other relief sought. State how each defendant was involved and what each defendant did that caused the plaintiff harm or violated the plaintiff's rights, including the dates and places of that involvement or conduct. If more than one claim is asserted, number each claim and write a short and plain statement of each claim in a separate paragraph. Attach additional pages if needed.

Take Advantage and
Victimized Unintelligent
Uneducated People like Myself
Commercially False Advertisement know Nothing Unlearned Not
\$20 Knowledgeable of the Results of
Thought When being Sued I am

IV. Relief

State briefly and precisely what damages or other relief the plaintiff asks the court to order. Do not make legal arguments. Include any basis for claiming that the wrongs alleged are continuing at the present time. Include the amounts of any actual damages claimed for the acts alleged and the basis for these amounts. Include any punitive or exemplary damages claimed, the amounts, and the reasons you claim you are entitled to actual or punitive money damages.

Supposed to Receive My money
Regarding ~~the~~ Inventhelp has been
Sued Twice Already

V. Certification and Closing

Under Federal Rule of Civil Procedure 11, by signing below, I certify to the best of my knowledge, information, and belief that this complaint: (1) is not being presented for an improper purpose, such as to harass, cause unnecessary delay, or needlessly increase the cost of litigation; (2) is supported by existing law or by a nonfrivolous argument for extending, modifying, or reversing existing law; (3) the factual contentions have evidentiary support or, if specifically so identified, will likely have evidentiary support after a reasonable opportunity for further investigation or discovery; and (4) the complaint otherwise complies with the requirements of Rule 11.

A. For Parties Without an Attorney

I agree to provide the Clerk's Office with any changes to my address where case-related papers may be served. I understand that my failure to keep a current address on file with the Clerk's Office may result in the dismissal of my case.

Date of signing: _____

Signature of Plaintiff

Printed Name of Plaintiff

Melanie Clark

Melanie Clark

B. For Attorneys

Date of signing: _____

Signature of Attorney

Printed Name of Attorney

Bar Number

Name of Law Firm

Street Address

State and Zip Code

Telephone Number

E-mail Address

RECEIPTS

PAGE: 1

FOR 837188S MELANIE JESSICA CLARK

Tran#	Posted		Pmt#	Check#	Cash	A/R	A/P.lt	A/P.st	Def	Int	Late	Serv	Clct
	On	Journal							Inc	Inc	ChgI	Chg	FeeI

356260	01-13-21	Receipt	1	CC0113	328.92	-328.92							
356261	01-13-21	Receipt	2	CC0113	0.10	-0.10							
374714	02-25-21	Receipt	2	CC0225	328.92	-328.92							
374715	02-25-21	Receipt	3	CC0225	329.02	-329.02							
374716	02-25-21	Receipt	4	CC0225	329.02	-329.02							
374717	02-25-21	Receipt	5	CC0225	13.04	-13.04							
385536	03-19-21	Receipt	5	CC0319	315.98	-315.98							
385537	03-19-21	Receipt	6	CC0319	329.02	-329.02							
385538	03-19-21	Receipt	7	CC0319	329.02	-329.02							
385539	03-19-21	Receipt	8	CC0319	25.98	-25.98							
400986	04-22-21	Receipt	8	CC0422	303.04	-303.04							
400987	04-22-21	Receipt	9	CC0422	196.96	-196.96							
414046	05-21-21	Receipt	9	CC0521	132.06	-132.06							
414047	05-21-21	Receipt	10	CC0521	196.96	-196.96							
417496	05-28-21	Receipt	10	CC0528	132.06	-132.06							
417497	05-28-21	Receipt	11	CC0528	317.94	-317.94							
426752	06-21-21	Receipt	11	CC0621	11.08	-11.08							
426753	06-21-21	Receipt	12	CC0621	329.02	-329.02							
426754	06-21-21	Receipt	13	CC0621	59.90	-59.90							
440624	07-21-21	Receipt	13	CC0721	269.12	-269.12							
440625	07-21-21	Receipt	14	CC0721	130.88	-130.88							
450236	08-13-21	Receipt	14	CC0813	198.14	-198.14							
450237	08-13-21	Receipt	15	CC0813	329.02	-329.02							
450238	08-13-21	Receipt	16	CC0813	329.02	-329.02							
450239	08-13-21	Receipt	17	CC0813	143.82	-143.82							
464961	09-17-21	Receipt	17	CC0917	185.20	-185.20							
464962	09-17-21	Receipt	18	CC0917	329.02	-329.02							
464963	09-17-21	Receipt	19	CC0917	329.02	-329.02							
464964	09-17-21	Receipt	20	CC0917	156.76	-156.76							
477242	10-18-21	Receipt	20	CC1018	172.26	-172.26							
477243	10-18-21	Receipt	21	CC1018	329.02	-329.02							
477244	10-18-21	Receipt	22	CC1018	197.72	-197.72							
490167	11-17-21	Receipt	22	CC1117	131.30	-131.30							
490168	11-17-21	Receipt	23	CC1117	329.02	-329.02							
490169	11-17-21	Receipt	24	CC1117	329.02	-329.02							
490170	11-17-21	Receipt	25	CC1117	210.66	-210.66							
508201	01-02-22	Receipt	25	CC0102	118.36	-118.36							
508202	01-02-22	Receipt	26	CC0102	329.02	-329.02							
508203	01-02-22	Receipt	27	CC0102	329.02	-329.02							
508204	01-02-22	Receipt	28	CC0102	23.60	-23.60							
513779	01-18-22	Receipt	28	CC0118	305.42	-305.42							
513780	01-18-22	Receipt	29	CC0118	329.02	-329.02							
513781	01-18-22	Receipt	30	CC0118	165.56	-165.56							
Totals					9707.04	-9707.04	0.00	0.00	0.00	0.00	0.00	0.00	0.00

InventHelp Settlement
 c/o Settlement Administrator
 1650 Arch Street, Suite 2210
 Philadelphia, PA 19103

Toll-Free: 1-833-691-6611
 Email: info@IHSettlement.com



MELANIE & JESSE CLARK
 1613 GRAGSON AVE APT 130
 LAS VEGAS, NV 89101-8423

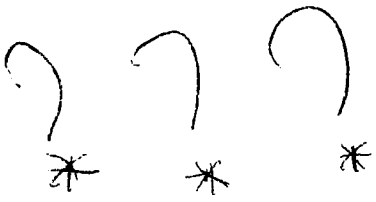
SETTLEMENT BENEFIT STATEMENT

RE: Class Action Settlement Benefit Statement

Dear MELANIE & JESSE CLARK:

Below is a description of your Settlement Benefit in connection with the class action settlement approved by the United States District Court for the Western District of Pennsylvania in *Austin, et al. v. Invention Submission Corporation, et al.*, No. 2:19-cv-01396; *Calhoun, et al. v. Invention Submission Corporation, et al.*, No. 2:18-cv-01022; and *Miclaus, et al. v. Invention Submission Corporation, et al.*, No. 2:20-cv-00681.

This Settlement Benefit will be provided as noted below and in accordance with the terms of the Settlement Agreement approved by the Court. More information is available on the settlement website — www.IHSettlement.com. If you are entitled to a Settlement Payment as well, you will receive a check under separate cover.

Contract Number	Settlement Benefits
837188S 	SUB Agreement Not Fully Paid and Open Pursuant to your election made on the claim form you submitted, the InventHelp Defendants will arrange for the following: An \$800 credit will be applied against any outstanding balance you may owe to the InventHelp Defendants or, if any existing balance is less than \$800, such balance will be canceled.

InventHelp Settlement Fund
 c/o Settlement Administrator
 1650 Arch St. Suite 2210
 Philadelphia, PA 19103
 Toll-Free: 1-833-691-6611
 Email: info@IHSettlement.com



INV0022444



MELANIE CLARK
 1613 GWAGSON AVE APT 130
 LAS VEGAS NV 89101

003701

SETTLEMENT PAYMENT STATEMENT

RE: Class Action Settlement Payment

INV0022444
 MELANIE CLARK
 1613 GWAGSON AVE APT 130
 LAS VEGAS NV 89101

Dear MELANIE CLARK:

Enclosed is your Settlement Payment in connection with the class action settlement approved by the United States District Court for the Western District of Pennsylvania in *Austin, et al. v. Invention Submission Corporation, et al.*, No. 2:19-cv-01396; *Calhoun, et al. v. Invention Submission Corporation, et al.*, No. 2:18-cv-01022; and *Miclaus, et al. v. Invention Submission Corporation, et al.*, No. 2:20-cv-00681.

This Settlement Payment has been calculated in accordance with the terms of the Settlement Agreement approved by the Court. More information is available on the settlement website — www.IHSettlement.com. If you are entitled to a non-monetary Settlement Benefit as well, you will receive a statement concerning that benefit under separate cover.

Please cash or deposit this check promptly. **This check will be void if it is not cashed or deposited on or before November 6, 2023.**

If you have questions regarding the tax treatment of this Settlement Payment, please consult your tax advisor. Neither Class Counsel nor the Settlement Administrator are able to provide you with tax advice.

Sincerely,
 Settlement Administrator

I Don't Believe I have been Ripped off for the Second Time I was ONLY sent \$20 I Did not Agree to That Amount of Refund Entirely on the Day of InventHelp Receive \$9,121.2 For A Invent. Invention I created I never Received CLASS Action Settlement Payment Ripped me off I Received these forms form you guys have not yet BEEN IN contact with anyone I call that number someone Tell me to go to The Email No Response there Just Deceiving and gaining personal Advantage. UNETHICAL CORPORATIONS



Excess Telecom
PO Box 69344
West Hollywood, CA 90069

Attn: MELANIE CLARK
1613 GRAGSON AVE APT 130
LAS VEGAS, NV 89101

11/20/2023
Check Number: 7119392
Amount: \$10.00

From: Excess Telecom
Payable To: MELANIE CLARK

Invoice Date	Invoice
11/17/2023	7119392



EDWARD R. CONE

Regional Sales Director

9788 Gillespie St.
Suite 412
Las Vegas, NV 89183

702.832.9100

Edward.Cone@inventhelpoffice.com

InventHelp.com

INVENTHELP®

WWW.INVENTHELP.COM

InventHelp® And Record Of Invention

Directions For Use

The Record of Invention is used by InventHelp® so that the inventor has a record of his/her idea and that it was revealed to InventHelp® on a certain date. This is accomplished when an inventor prepares a clear description of an idea and has the notes witnessed. We request that you complete this form so that InventHelp® has information for use in completing our Basic Information Package. The procedure for using this form follows:

(Please Use Black Pen When Filling Out Form)

1. To be completed by inventors and co-inventors only.
2. On Page 1, record the date, the name of your idea, and have two witnesses sign the form.
3. On the inside pages, show and describe the invention. Sketches need not be elaborate or professional but should demonstrate clearly the concept and any advantages which it provides. Copies of existing sketches or photographs may be attached. Description should clearly define the idea and advantages which result from its use.
4. When you complete this form, send the original directly to the person you spoke with at InventHelp®.
5. Please make certain you have signed your name on page 4.

To Whom It May Concern

BE IT KNOWN THAT (INVENTOR) ☐ MR ☐ MRS ☐ MS _____
 First Middle Last
 Age _____ Occupation _____ Citizen of _____ (Country)
 Residing at _____
 City _____ State _____ Zip _____
 Home () _____ Work () _____
 Area Code Area Code
 Cell () _____ Email Address (please print legibly) _____
 Area Code

What is the best way to reach you? Please check one: ☐ Home ☐ Cell ☐ Work ☐ Email

_____ has conceived of the invention illustrated and described within this RECORD OF INVENTION document which is called _____

and has this _____ day of _____ 20____ disclosed to us this invention and we understand its construction and use.

Are you the original inventor(s)? Yes/No If No, Please explain _____
 Do you have a prototype or model? Yes/No If Yes, do you have pictures/videos of the invention being used? Yes/No

4:13 AM

★★★★★
Closed · 9.8 mi
Patent law



Call



Directions

OVERVIEW

PHOTOS

4060 E Patrick Ln, Las Vegas, NV 89120

Patrick Ln

Closed · Opens 9 AM

(800) 468-3684

Contact us

Suggest an edit

ADD MORE INFORMATION

Add website

Add photos · Your business? Claim now

REVIEWS FROM THE WEB



Preparation of Invention Summary and, if applicable, submission of Invention Summary to companies in InventHelp's other data base. (Companies not registered in the InventHelp® Data Bank)

✓

✓

✓

Preparation of Press Release and posting to an online publicity distribution service.

✓

✓

✓

Inclusion of your invention information in the InventHelp® Virtual Trade Show for 1 year.

✓

✓

✓

Listing in an edition of our INVENTION Catalog which is submitted to companies in the InventHelp® Data Bank.

✓

✓

✓

InventHelp's attendance at trade shows and expositions for general company contacts.

Mailing Interim status reports.

Request client suggestions and input.

Review any interest which may be expressed.

Full 16 off

6% down 1%

Preparation of a Virtual Invention Presentation (VIP), a video containing 3D renderings and computer generated animation highlighting the main function or use of Client's invention. InventHelp will retain a copy of the completed VIP. The VIP can be viewed confidentially online by companies registered in the InventHelp Data Bank.

✓

✓

✓

Creation of a Virtual Brochure containing a video of Client's VIP. The rechargeable video brochure will feature a 7-inch HD (High Definition) display screen, volume and play/pause controls.

2% down 8%

Prototype Model: 3D print of one scale model representation in white ABS plastic or resin, based upon the Client's 3D artwork contained in the New Product Submission Brochure.

✓

✓

✓

Submission materials marked "Prototype Model Available"

Produce additional Prototype Model and furnish to any company upon request.

if substantial interest is expressed

Intron

Contact with company expressing initial interest

Patent

AVAILABLE FOR A LIMITED TIME ONLY

March Into Savings!

SAVE

20%

BY PAYING OFF YOUR REMAINING BALANCE

Referral to a patent attorney/patent agent to prepare and file utility or design patent application

The patent attorney fees include an patent attorney/patent agent and drafting services involved in the preparation and prosecution of a utility or design application until a final determination of patentability

These fees do not include any government fees as outlined on page 4 of the Patent Application Services Referral Request

\$1100 (US)

Utility Patent Application

\$1600 (US)



UNIVERSAL PAYMENT
CORPORATION

March 21, 2022

MELANIE JESSICA CLARK
1613 GRAGSON AVENUE
APT 130
LAS VEGAS NV 89101

RE: FILE # 837188S

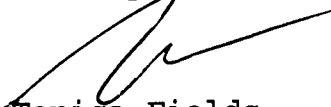
Dear Ms/Mrs. Clark,

This letter is to confirm receipt of your final payment in
the amount of \$1,359.56 on 03-18-22 for account 837188S. **77,802**

This account is Paid In Full, and, pending no future notice **40.000**
of insufficient funds or chargeback, no further payments are
owed. **56,658**

Please keep a copy of this notice for your records. If you
have any questions, please feel free to contact us.

Thank you,




Tanica Fields
Extension: 5712
Administrative Coordinator

/tf

Law Library

From: Melanie Clark <fetishnow562@gmail.com>
Sent: Tuesday, May 28, 2024 11:06 AM
To: Law Library

Melanie Clark 05/27/2024 1613 Gragson Ave Apt 130 Las Vegas NV 89101

I Melanie Clark Would Like To Approach The Court what's a Very Important Matters Concerning a Ponzi Scheme Fraudulent Manipulation Investors BROKEN PROMISES Misconduct. I was very inspired excited by changing my life I was very optimistic enthusiastic It was a Commercial that came on Repeatedly about invent help creating an inventing your own incentive in mentioning also George Foreman grill Greg Thomas was very convincing he can present and prepare he gave a great wonderful amazing presentation absolutely relentless and ripped me off I never received nothing Worthy for my \$ 9,112 I have not received my material my project my prototype My DBA LLC Domain Name  Incorporation just to be Ripped off Bamboozled Hoodwinked Lied to Scammed a Class Action LAW Settlement Referred Me to Court I Was Awarded AND EMBARRASSING AMOUNT of \$20 out of \$9,112 Ensuring themself an Astronomical amount percentage of the money is just showing greed overbearing Above The Law I Sent in a Complaint To 1650 Archie Street Suite 2210, Philadelphia, PA 19103 Numerous times it just says do Not Phone the Court Does anybody Deserve True Justice or just the Favorable . And just Received Another Am Embarrassing Amount of \$10 I am ashamed and Embarrassed of the US Authority Figure. Angry Aggressively. Pissed off at the Law it is the Law That's Broken Not the people the Law creates crime of Bad Statistics The Breaking the law Special Intelligence is Not so Intelligent We need Better Solutions. I have tried other Resources search engines such as BETTER BUSINESS BUREAU Google News Network MSNBC investigation Dr Phil show Eternal Affairs THE STATE OF Nevada ATTORNEY GENERAL and Nothing No RESPONSES ON DEAF EARS Sheer vanity emptiness. now I know how i have to identify what Corrupt Fraudulent Orthodox trickery Repeatedly False Advertisement through Television it is the Principle that someone needs to be TAKING ACCOUNTABILITY innocent victimized citizens. it is not a day go by I wake up and try to conduct myself as a decent Law abiding citizen. What a cruel cruel world we live in just to wake up and regret waking up having suicidal thoughts of being tested by reality of being here on this Earth at any moment someone can take advantage of your weakness of your kindness and Shit on your every thought of being predictive here in The US Babbling Confusion there are some rotten disrespectful humans pretending to conduct themselves as authority figures here on this Earth will disregard human emotions depending on the law today can be very Nauseous and obviously Unnecessary truly Sad. Intimidating Class Actions Intelligence Attorneys with bad attitude and no gratitude are Bullies Hiding behind the law Practicing Scamming other ill-gotten games Inadequate. for many innocent victims Mindlessly harming others for no reason being affected by the crimes are corrupting in the US Menacing the Law Would betrayed the law IMF Of of 18 billion for any price. I am most definitely going through perilous times this world is truly diabolical nefarious I Have Not Learn  I have encountered violence police discrimination victim of police harassment entrapment with a weapon it has been horrible here in Vegas in my life trying to go a decent person righteousness very difficult for me

The amount of downpayment provided by you as follows:

Basic Information Package Agreement: \$ _____ Preliminary Patentability Search & Opinion \$ _____

Submission Services: \$ _____ Patent Referral Services \$ _____

3. UNPAID BALANCE OF CASH PRICE (1 MINUS 2) \$ 10,500.00

4. NET BALANCE DUE ON PRIOR ACCT. NO. \$ 0.00

5. AMOUNT FINANCED (3+4) \$ 10,500.00

The amount of credit provided to you or on your behalf as follows:

Basic Information Package Agreement: \$ _____ Preliminary Patentability Search & Opinion \$ 0.00

Submission Services: \$ _____ Patent Application Referral Services \$ 0.00

6. FINANCE CHARGE \$ 1,344.62

The dollar amount the credit will cost you:

Basic Information Package Agreement: \$ _____ Preliminary Patentability Search & Opinion \$ 0.00

Submission Services: \$ 1,344.62 Patent Application Referral Services \$ 0.00

7. TOTAL OF PAYMENTS (5+6) \$ 11,844.62

The amount you will have paid when you have made all scheduled payments.

8. TOTAL SALE PRICE (2+7) \$ 13,844.62

The total price of your purchase on credit, including your downpayment of \$ 2,000.00

9. ANNUAL PERCENTAGE RATE ON AMOUNT SUBJECT TO FINANCE CHARGE 8%

The cost of your credit on amount subject to finance charge as a yearly rate

YOUR PAYMENT SCHEDULE WILL BE

NO. OF PMTS. DUE	AMOUNT OF PAYMENTS		WHEN PAYMENTS ARE DUE	
	FIRST PAYMENT	REGULAR PAYMENT	FIRST DUE DATE	OTHERS SAME DAY EACH MONTH
36	\$ 328.92	\$ 329.02	12 / 17 / 2020	

PAYMENT TERMS: In consideration of the performance of the above-described Services, Buyer will pay Seller or Seller's assigns the above Total of Payments in consecutive monthly installments in the number and amounts set forth above, beginning on the above stated First Due Date and thereafter on the same date of each succeeding month until said Total of Payments and all other amounts due or to become due hereunder have been paid.

LATE CHARGES: If Buyer fails to pay any scheduled installment hereunder when due and such failure continues for more than 10 days, Seller or Assignee may charge and collect a late charge not to exceed 5% of such installment or \$5.00, whichever is less. The late charge will be added to the amount due on the next scheduled installment.



UNIVERSAL PAYMENT CORPORATION

P.O. BOX 2759 • PITTSBURGH, PA 15230-2759 • (800) 766-1110 • (412) 338-5240 • FAX (412) 338-0671

*** REPRINT ***

*** REPRINT ***

*** REPRINT ***

MELANIE JESSICA CLARK
1613 GREASON AVE
APT 130
LAS VEGAS NV 89101

Due Date 07-17-21

Account # 837188S

Amt. Due 0.00

PLEASE RETURN THIS SECTION WITH YOUR PAYMENT AND WRITE ACCOUNT # ON CHECK OR MONEY ORDER

PREVIOUS BALANCE	DATE LAST PAYMENT RECEIVED	AMOUNT OF LAST PAYMENT RECEIVED	LATE CHARGE	AMOUNT OF LAST PAYMENT APPLIED TO YOUR ACCOUNT	REMAINING BALANCE
8236.58	06-21-21	400.00	0.00	400.00	7836.58

ONLINE PAYMENTS NOW AVAILABLE! For your convenience you can now make payments online.

Make a single payment, or setup recurring payments. Visit UniversalPaymentCorp.com

For your convenience call us now to sign up for Direct Withdrawal Payments.

Thank you for your prompt payment.
Payment by VISA or MASTERCARD accepted.

LATE CHARGE: If a payment is late, you will be charged a late charge of 5% of the payment due, subject to a \$5.00 maximum or \$1.00 minimum

KEEP THIS SECTION FOR YOUR RECORDS

INVENTHELP

217 Ninth Street, Pittsburgh, Pennsylvania 15222-3506

**Payment
Receipt**

Client Name <i>Melanie Clark</i>		File No. <i>667-837-1885</i>	Date <i>11/17/20</i>
Total Cost of Services <i>\$ 12,500.00</i>	Previous Payments <i>0</i>	Payment Received Today <i>\$ 2,000</i>	Balance Due <i>\$ 10,500.00</i>
Method of Payment <input type="checkbox"/> Check <input checked="" type="checkbox"/> Cash <input type="checkbox"/> Credit Card/Debit Card <input type="checkbox"/> Authorized Debit <input type="checkbox"/> Money Order			
Authorized By: Sales Representative <i>[Signature]</i>		Signature <i>[Signature]</i>	

White Copy - Accounting Dept.

Yellow Copy - Client

Pink Copy - Sales Representative

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NETSPEND

NSP00001440546401

P.O. Box 14720
Austin, TX 78761

Netspend® Visa® Prepaid Card Dispute Update

May 25, 2022



**N0000208

MELANIE JESSICA CLARK
1613 GRAGSON AVE APT 130
LAS VEGAS, NV 89101

ACCOUNT NUMBER: 3380887280
CLAIM NUMBER: 14405464
CLAIM DATE: 04/27/2022
CLAIM AMOUNT: \$7112.14

9,112.12

ETPD: 0

BBB.ORG.
Fill a comp

Dear Valued Cardholder,

This letter is to inform you that we have made a final determination regarding a claim of possible errors on your Netspend Visa Prepaid Card for the transaction(s) listed below:

Merchant/Location	Date	Amount
COX*LAS VEGAS RTL	02/06/2022	\$53.58
UNIVERSAL PAYMENT	03/18/2022	\$1359.56
UNIVERSAL PAYMENT	01/18/2022	\$800.00
UNIVERSAL PAYMENT	12/31/2021	\$800.00
	11/17/2021	\$1000.00
	10/16/2021	\$699.00
	09/17/2021	\$1000.00
	07/21/2021	\$400.00
	08/13/2021	\$1000.00

Based on the information we had and the facts of our investigation, we found no error occurred and that the transaction(s) listed above are valid.

If you would like to request a copy of the documents we used in determining the final outcome of this investigation, or if you have additional questions, please contact the Netspend Visa Prepaid Card Customer Service Department at 1-866-387-7363 or at the address above.

Sincerely,

Netspend Visa Prepaid Card Dispute Resolution Department

The Netspend Visa Prepaid Card is issued by MetaBank®, National Association, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Netspend, Global Payments company, is a registered agent of MetaBank, N.A.

The amount of downpayment provided by you as follows:

Basic Information Package Agreement \$ _____ Preliminary Patentability Search & Opinion \$ _____

Submission Services: \$ _____ Patent Referral Services \$ _____

3. UNPAID BALANCE OF CASH PRICE (1 MINUS 2) \$ 10,500.00

4. NET BALANCE DUE ON PRIOR ACCT. NO. \$ 0.00

5. AMOUNT FINANCED (3+4) \$ 10,500.00

The amount of credit provided to you or on your behalf as follows:

Basic Information Package Agreement: \$ _____ Preliminary Patentability Search & Opinion \$ 0.00

Submission Services: \$ _____ Patent Application Referral Services \$ 0.00

6. FINANCE CHARGE \$ 1,344.62

The dollar amount the credit will cost you:

Basic Information Package Agreement: \$ _____ Preliminary Patentability Search & Opinion \$ 0.00

Submission Services: \$ 1,344.62 Patent Application Referral Services \$ 0.00

7. TOTAL OF PAYMENTS (5+6) \$ 11,844.62

The amount you will have paid when you have made all scheduled payments.

8. TOTAL SALE PRICE (2+7) \$ 13,844.62

The total price of your purchase on credit, including your downpayment of \$ 2,000.00

9. ANNUAL PERCENTAGE RATE ON AMOUNT SUBJECT TO FINANCE CHARGE 8%

The cost of your credit on amount subject to finance charge as a yearly rate

YOUR PAYMENT SCHEDULE WILL BE

NO. OF PMTS. DUE	AMOUNT OF PAYMENTS		WHEN PAYMENTS ARE DUE	
	FIRST PAYMENT	REGULAR PAYMENT	FIRST DUE DATE	OTHERS SAME DAY EACH MONTH
36	\$ 328.92	\$ 329.02	12 / 17 / 2020	

PAYMENT TERMS: In consideration of the performance of the above-described Services, Buyer will pay Seller or Seller's assigns the above Total of Payments in consecutive monthly installments in the number and amounts set forth above, beginning on the above stated First Due Date and thereafter on the same date of each succeeding month until said Total of Payments and all other amounts due or to become due hereunder have been paid.

LATE CHARGES: If Buyer fails to pay any scheduled installment hereunder when due and such failure continues for more than 10 days, Seller or Assignee may charge and collect a late charge not to exceed 5% of such installment or \$5.00, whichever is less. The minimum late charge will be \$1.00.

PREPAYMENT REFUNDS: The unpaid balance due under this Contract may be prepaid in whole or in part at any time, without penalty, and in the event of prepayment in full prior to the date of the last installment due, Seller or Assignee will credit Buyer with the unearned Finance Charge computed by applying the Annual Percentage Rate stated herein, according to the actuarial method, to the unpaid balance of the amount financed as originally scheduled, for the unexpired periods following prepayment.

NOTICE

ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS OR DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED THE AMOUNT PAID BY THE DEBTOR HEREUNDER.

NOTICE TO THE BUYER: (1) DO NOT SIGN THIS CONTRACT BEFORE YOU READ IT OR IF IT CONTAINS BLANK SPACE. (2) YOU ARE ENTITLED TO A COMPLETELY FILLED-IN COPY OF THIS CONTRACT. (3) UNDER THE LAW, YOU HAVE THE RIGHT TO PAY OFF IN ADVANCE THE FULL AMOUNT DUE AND UNDER CERTAIN CONDITIONS TO OBTAIN A PARTIAL REFUND OF THE FINANCE CHARGE. (4) IF YOU DESIRE TO PAY-OFF IN ADVANCE THE FULL AMOUNT DUE, THE AMOUNT OF THE REFUND THAT YOU ARE ENTITLED TO, IF ANY, WILL BE FURNISHED UPON REQUEST. KEEP THIS CONTRACT TO PROTECT YOUR LEGAL RIGHTS.

DISCLAIMER

THIS RETAIL INSTALLMENT CONTRACT IS NOT A CONSUMER CREDIT CONTRACT. THE DISCLOSURES AND NOTICES STATED HEREIN ARE BEING MADE SOLELY FOR THE PURPOSE OF INFORMING BUYER OF THE CREDIT TERMS OF BUYER'S PURCHASE OF SELLER'S SERVICES. BUYER AGREES THAT THE SERVICES BEING PROVIDED TO BUYER UNDER THIS CONTRACT ARE NOT PRIMARILY FOR BUYER'S PERSONAL, FAMILY OR HOUSEHOLD PURPOSES OR USE.

BUYER ACKNOWLEDGES RECEIPT OF A COMPLETELY EXECUTED COPY OF THIS RETAIL INSTALLMENT CONTRACT.

SELLER (Sign Here)

☒ InventHelp® ☐ Western InventHelp® (Seal)

By Gregg W Thompson (Seal)
Authorized Representative

11/17/2020
Date

NOTICE: SEE OTHER SIDE FOR IMPORTANT INFORMATION

BUYER (Sign Here) [Signature] (Seal)

X x [Signature] (Seal)

X 11/17/20
Date

ORIGINAL COPY - White
Printed: 11/17/2020

BUYER'S DISCLOSURE COPY - Green

NOTICE COPY - Blue

SELLER'S COPY - Pink

BUYER'S COPY - Goldenrod
13-070-UPC-Retail